AMENDMENTS TO THE CLAIMS

In the Claims:

Please amend Claims 1-20 and cancel Claim 21 without prejudice. A complete

copy of the claims including marked-up versions of each claim which is amended in this

Amendment appears below.

1   1.   (Currently Amended) An electronic bill presentment and payment system,

2   comprising:

3   a. a database capable of storing data relating to a plurality of bills sourced from a

4   plurality of billers, and corresponding to a plurality of consumers;

5   b. ~~processing capacity~~ a bill data processor coupled to said database, said bill data

6   processor being capable of converting data received from said plurality of billers into a

7   format compatible with said database;

8   c. ~~processing capacity~~ a bill report processor coupled to said database, said bill

9   report processor being capable of allowing at least some of said plurality of billers to

10   review and obtain reports in real time from data relating to said billers and the status of

11   said biller's bills stored in said database;

12   d. a bill security element which prohibits access to said database ~~inaccessible to~~ by

13   any entity not having encrypted access to said database; and

14   e. ~~processing capacity~~ a portal interface element coupled to said database, said

15   portal interface element being capable of supporting a plurality of visual interfaces each

16   associated with a different web portal or bill presentment and payment website, each

17   visual interface being supported by a web portal or bill presentment and payment website

18   different from other of said visual interfaces, each of said visual interfaces ~~capable of~~

19   allowing a consumer to review and pay said consumer's bills and thereby change

20   information in said database only if said consumer has been authorized access to said

21   database by a credit verifier.

1   2.   (Currently Amended) ~~A system according to claim 1~~ An electronic bill

2   presentment and payment system as defined in Claim 1, further comprising ~~processing~~

3   ~~capacity~~ a bill payment processor capable of communicating with a plurality of financial

4   institutions in order to couple said financial institutions to said database in order to

5   facilitate payment of bills.

1   3.   (Currently Amended) ~~A system according to claim 1~~ An electronic bill

2   presentment and payment system as defined in Claim 1, further comprising ~~processing~~

3   ~~capacity~~ a bill payment processor capable of communicating with a plurality of payment

4   facilitators in order to couple said payment facilitators to said database in order to

5   facilitate payment of bills.

1   4.   (Currently Amended) ~~A system according to claim 1~~ An electronic bill

2   presentment and payment system as defined in Claim 1, in which said bill security

3   element is adapted to utilize a third party credit verifier ~~is a third party~~ as said credit

4   verifier.

1   5.   (Currently Amended) ~~A system according to claim 1~~ An electronic bill

2   presentment and payment system as defined in Claim 1, in which said ~~processing~~

3   ~~capacity coupled to said database supporting a plurality of visual interfaces employs~~

4   portal interface element is adapted to employ HTML transmissions.

1   6.   (Currently Amended) ~~A system according to claim 1~~ An electronic bill

2   presentment and payment system as defined in Claim 1, in which said ~~processing~~

3   ~~capacity coupled to said database supporting a plurality of visual interfaces employs~~

4   portal interface element is adapted to employ XML transmissions.

1   7.   (Currently Amended) ~~A system according to claim 4~~ An electronic bill

2   presentment and payment system as defined in Claim 4, in which each said consumer is

3   authorized access to said database by a credit verifier during a particular consumer

4   session on ~~a~~ said visual ~~interface,~~ interface only after an interactive session between said

5   electronic bill presentment and payment system and said credit verifier which occurs

6   during said consumer session.

1   8.   (Currently Amended) ~~In an~~ An electronic billing presentment and payment system

2   comprising:

3   ~~a.~~ a database capable of storing data relating to a plurality of bills sourced from a

4   plurality of billers, and corresponding to a plurality of consumers;

5   ~~b. processing capacity~~ a bill data processor coupled to said database, said bill data

6   processor being capable of converting data received from said plurality of billers into

7   format compatible with said database;

8   ~~c. processing capacity~~ a bill report processor coupled to said database, said bill

9   data processor being capable of allowing at least some of said plurality of billers to

10   review and obtain reports in real time from data relating to said billers and the status of

11   said biller's bills stored in said database;

12   ~~d.~~ a bill security element which prohibits access to said database ~~inaccessible to~~ by

13   any entity not having encrypted access to said database;

14   a bill payment processor capable of communicating with a plurality of financial

15   institutions in order to couple said financial institutions to said database in order to

16   facilitate payment of bills; and

17   ~~e. processing capacity~~ a portal interface element coupled to said database, said

18   portal interface element being capable of supporting a plurality of visual interfaces each

19   associated with a different web portal or bill presentment and payment website, each

20   visual interface being associated with ~~at~~ a different web portal or bill presentment and

21 payment website from other of said visual ~~interfaces, each of said visual interfaces~~

22 ~~capable of allowing a consumer to review and pay said consumer's bills and thereby~~

23 ~~change information in said database only if said consumer has been authorized access to~~

24 ~~said database by a credit verifier; a process for allowing a consumer to pay bills from one~~

25 ~~of said visual interfaces, comprising:~~ interfaces;

26 ~~a. receiving~~ wherein said portal interface element is adapted to prompt said consumer, via

27 said visual interface, for logon information and to receive from said consumer, via said

28 visual interface, logon ~~information; b. initiating~~ information which is used to initiate an

29 interactive session via said bill security element with a credit verifier to obtain

30 authorization for said consumer to have access to information from said ~~database; c. after~~

31 ~~said~~ database, whereupon if authorization from said credit verifier ~~has been~~ is received

32 from said credit verifier, said portal interface element is adapted to ~~allowing~~ allow said

33 consumer to access information in said database in order to pay bills.

1 9.   (Original) ~~A process according to claim 8 in which~~ An electronic bill presentment

2 and payment system as defined in Claim 8, wherein said consumer ~~uses a~~ may use any

3 one of a plurality of different ones of said visual interfaces on a ~~web site.~~ to receive and

4 pay bills.

1 10.   (Original) ~~A process according to claim 8 in which~~ An electronic bill presentment

2 and payment system as defined in Claim 8, wherein said portal interface element is

3   adapted to allow said consumer ~~also reviews~~ to use said visual interface on its associated

4   website to review and pay a plurality of bills from a plurality of billers.

1   11.   (Original) ~~A process according to claim 8 in which~~ An electronic bill presentment

2   and payment system as defined in Claim 8, wherein said bill report processor is adapted

3   to allow said consumer ~~also inquires~~ to use one of said visual interfaces on a website to

4   inquire online about the status of at least one bill, said inquiry being conveyed by said

5   system to ~~particular billers.~~ the particular biller.

1   12.   (Original) ~~A process according to claim 11 in which~~ An electronic bill

2   presentment and payment system as defined in Claim 11, wherein said bill data processor

3   is adapted to allow said system to establish an interactive session ~~is established~~ between

4   said consumer and ~~at least one of said billers.~~ the particular biller.

1   13.   (Original) ~~A process according to claim 8 in which~~ An electronic bill presentment

2   and payment system as defined in Claim 8, wherein said bill payment processor is

3   adapted to allow said consumer ~~pays~~ to pay bills using a credit card.

1   14.   (Original) ~~A process according to claim 8 in which~~ An electronic bill presentment

2   and payment system as defined in Claim 8, wherein said bill report processor is adapted

3   to allow said consumer ~~receives~~ to receive reports from said system.

1   15.   (Original) ~~A process according to claim 8 in which~~ <u>An electronic bill presentment</u>

2   <u>and payment system as defined in Claim 8, wherein said bill report processor is adapted</u>

3   <u>to allow</u> said system <u>to</u> automatically ~~notifies~~ <u>notify</u> a biller when a consumer has paid a

4   bill.

1   16.   (Original) ~~A process according to claim 8 in which~~ <u>An electronic bill presentment</u>

2   <u>and payment system as defined in Claim 8, wherein said bill data processor is adapted to</u>

3   <u>allow</u> a biller ~~modifies,~~ <u>to modify,</u> online, the format in which a bill is presented to said

4   consumer on said visual interface.

1   17.   (Original) ~~A process according to claim 8 in which~~ <u>An electronic bill presentment</u>

2   <u>and payment system as defined in Claim 8, wherein said portal interface element is</u>

3   <u>adapted to allow</u> said consumer ~~modifies,~~ <u>to modify,</u> online, the format in which a bill is

4   presented to said consumer on said visual interface.

1   18.   (Original) ~~A process according to claim 8 in which~~ <u>An electronic bill presentment</u>

2   <u>and payment system as defined in Claim 8, wherein said bill report processor is adapted</u>

3   <u>to allow</u> said consumer ~~selects~~ <u>to select</u> for review bills coming due on a certain date.

1   19.   (Original) ~~A process according to claim 8 in which~~ <u>An electronic bill presentment</u>

2   <u>and payment system as defined in Claim 8, wherein said bill report processor is adapted</u>

3   <u>to allow</u> said consumer ~~selects~~ <u>to select</u> for review bills overdue.

1   20.   (Original) ~~A process according to claim 8 in which~~ <u>An electronic bill presentment</u>

2   <u>and payment system as defined in Claim 8, wherein said portal interface element is</u>

3   <u>adapted to allow</u> said consumer ~~pays~~ <u>to pay</u> bills from a plurality of <u>different</u> visual

4   interfaces, each on a different site.

1   21.   Cancelled.